

# Loan Product Advisor®

September 2021 Release Notes

We're always looking for ways to improve Loan Product Advisor® (LPA<sup>SM</sup>). LPA is consistently being updated with enhancements to help make your job easier and in response to feedback we receive from clients like you. Read about September's LPA releases that include the **effective dates** for when the updates will be (or have been) made in LPA.

## FHA Requirement Update: Years on Job

### Effective September 20, 2021

FHA is updating its scorecard to require lenders to provide all borrowers' number of years on the job (including if that number is zero) for all current employment. This change applies for all new loan submissions with the new scorecard.

LPA will calculate and send years on job, including zero, if the employment start and end dates are provided. If the start and end dates are not provided, then a warning message (DQC0114) along with a new message (DQC0688) will be returned on the Feedback Certificate.

## Asset and Reserves Feedback Messages

### Effective September 26, 2021

We've improved and consolidated asset and reserves feedback messages for conventional loans to provide more specificity and transparency about information needed in the underwriting process.

## September Feedback Message Updates

[View a list](#) of all the feedback message updates related to the September releases.